



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name BMO FINANCIAL CORP.

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 192,113,613

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 2

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BMO FINANCIAL CORP.
1209 ORANGE STREET
WILMINGTON, DE 19801

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	195,509,768			193,648,599			195,445,670			184,437,641			162,219,142		
Net income (\$000)	947,347			1,162,133			2,098,100			1,146,333			1,098,548		
Number of BHCs in peer group	132			131			130			128			125		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.07	2.67	12	1.93	2.65	13	1.91	2.60	13	2.04	2.77	15	2.18	3.01	17
+ Non-interest income	1.02	0.96	60	1.17	1.11	59	1.19	1.04	63	1.05	1.21	51	1.16	1.32	53
- Overhead expense	1.97	2.17	39	1.80	2.24	21	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30
- Provision for credit losses	-0.10	0.09	3	-0.23	-0.15	36	-0.14	-0.09	38	0.33	0.51	27	0.14	0.15	59
+ Securities gains (losses)	0.01	0	93	0	0.01	55	0	0.01	49	0.01	0.02	52	0.02	0.01	86
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.30	1.40	42	1.60	1.79	41	1.43	1.66	31	0.82	1.04	31	0.94	1.56	8
Net operating income	0.97	1.06	39	1.20	1.36	35	1.07	1.26	30	0.62	0.81	28	0.68	1.19	11
Net income	0.97	1.06	39	1.20	1.35	36	1.07	1.26	30	0.62	0.82	28	0.68	1.19	11
Net income (Subchapter S adjusted)					1.63		2.16		1.97			1.18			1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.60	3.12	18	2.43	3.14	16	2.38	3.06	13	2.87	3.55	15	3.89	4.41	18
Interest expense	0.36	0.24	83	0.34	0.27	71	0.31	0.25	69	0.66	0.52	72	1.52	1.08	80
Net interest income (tax equivalent)	2.24	2.88	13	2.08	2.85	14	2.06	2.80	15	2.21	3.01	14	2.37	3.33	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.08	36	0.14	0.13	59	0.09	0.11	53	0.29	0.27	65	0.09	0.21	37
Earnings coverage of net loan and lease losses (X)	140.57	-9.51	87	21.89	4.52	64	31.64	39.72	61	7.86	22.91	37	22.18	24.40	63
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.83	1.17	19	1.14	1.39	28	1.01	1.23	29	1.40	1.58	40	1	0.83	72
Allowance for loan and lease losses / Total loans and leases	0.83	1.15	20	1.14	1.37	31	1.01	1.20	33	1.40	1.55	41	1	0.81	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.41	65	0.95	0.63	81	0.68	0.49	77	1.29	0.71	89	1.27	0.57	93
30–89 days past due loans and leases / Total loans and leases	0.16	0.32	33	0.24	0.27	59	0.19	0.32	37	0.28	0.39	42	0.38	0.43	52
Liquidity and Funding															
Net noncore funding dependence	8.74	3.09	72	-6.91	-1.82	34	-1.54	-2.33	54	5.17	3.20	62	25.58	14.45	80
Net short-term noncore funding dependence	-0.43	-1.79	52	-16.11	-8.21	21	-10.74	-7.71	36	-4.78	-4.76	44	10.20	3.38	69
Net loans and leases / Total assets	48.93	61.60	15	43.09	59.81	11	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19
Capitalization															
Tier 1 leverage ratio	10.49	9.08	84	9.56	9.11	68	9.77	8.98	73	9.26	9.13	54	9.09	9.76	36
Holding company equity capital / Total assets	11.09	10.04	69	11.43	10.88	60	11.59	10.71	64	11.56	11.16	58	10.95	12.43	34
Total equity capital (including minority interest) / Total assets	11.09	10.14	67	11.43	11.01	58	11.59	10.82	62	11.56	11.29	56	10.95	12.57	31
Common equity tier 1 capital / Total risk-weighted assets	13.32	11.90	78	13.65	12.69	67	13.51	12.42	72	12.45	12.38	57	11.34	12.17	39
Net loans and leases / Equity capital (X)	4.41	6.22	15	3.77	5.51	15	3.90	5.53	19	4.10	5.58	18	4.68	5.21	37
Cash dividends / Net income	3.35	34	9	2.81	25.30	12	3.11	28.27	9	3.74	42.30	11	3.35	33.12	8
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-0.60	7.91	22	3.53	9.29	34	5.33	10.50	31	6.81	16.68	20	11.66	9.26	71
Equity capital	-3.56	-0.29	50	9.83	9.31	67	5.56	7.46	54	12.81	6.99	79	8.29	10.49	56
Net loans and leases	12.87	11.87	63	-7.19	0.79	16	0.26	3.36	48	-1.14	9.07	15	8.45	9.10	63
Noncore funding	2.64	10.50	50	-29.02	-23.76	47	-13.11	-14.79	52	-31.10	-12.18	30	16.56	6.59	74
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	21.54	11.61	80	22.11	11.05	83	20.36	10.95	80	22.88	13.56	79	51.92	13.04	89
Equity investment in subsidiaries / Equity capital	89.81	103.92	3	99.29	103.07	30	90.97	103.22	3	99.99	102.81	34	102.74	103.22	52
Cash from ops + noncash items + op expense / Op expense + dividends	140.36	116.54	62	204.71	130.64	82	1,312.21	154.48	99	51.10	147.24	6	426.12	190.27	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,698,079	1,649,255	3,256,984	3,561,251	4,064,362	2.96	32.67
Income from lease financing receivables.....	-227	119	578	-1,745	-1,382		
Fully taxable income on loans and leases.....	1,681,431	1,633,994	3,227,452	3,519,830	4,003,036	2.90	30.75
Tax-exempt income on loans and leases.....	16,421	15,380	30,110	39,676	59,944	6.77	-10.70
Estimated tax benefit on income on loans and leases.....	7,152	5,970	11,511	14,057	20,983	19.80	-47.61
Income on loans and leases (tax equivalent).....	1,705,004	1,655,344	3,269,073	3,573,563	4,083,963	3.00	29.36
Investment interest income (tax equivalent).....	303,954	242,909	479,471	487,301	468,096	25.13	90.74
Interest on balances due from depository institutions.....	33,583	12,241	35,786	56,955	245,326	174.35	-12.24
Interest income on other earning assets.....	307,073	267,072	521,492	766,641	993,491	14.98	67.10
Total interest income (tax equivalent).....	2,349,614	2,177,566	4,305,822	4,884,460	5,790,876	7.90	38.26
Interest on time deposits of \$250K or more	13,325	40,463	63,068	136,994	162,255	-67.07	59.49
Interest on time deposits < \$250K.....	22,304	40,022	62,815	232,025	342,774	-44.27	-54.32
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	79,217	49,631	94,599	221,511	565,769	59.61	153.88
Interest on other borrowings and trading liabilities.....	197,821	167,782	325,033	486,531	1,108,091	17.90	-14.64
Interest on subordinated debt and mandatory convertible securities	13,534	11,658	23,642	44,715	81,703	16.09	-51.09
Total interest expense.....	326,201	309,556	569,157	1,121,776	2,260,592	5.38	-6.21
Net interest income (tax equivalent).....	2,023,413	1,868,010	3,736,665	3,762,684	3,530,284	8.32	49.71
Non-interest income.....	994,704	1,133,240	2,322,195	1,932,371	1,884,654	-12.22	5.28
Adjusted operating income (tax equivalent)	3,018,117	3,001,250	6,058,860	5,695,055	5,414,938	0.56	31.43
Overhead expense.....	1,923,294	1,742,720	3,672,518	3,613,519	3,729,610	10.36	13.53
Provision for credit losses.....	-101,719	-221,937	-266,650	612,149	232,102		
Securities gains (losses)	13,216	1,463	1,703	13,936	37,838	803.35	49.88
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	1,273,840	1,553,911	2,793,054	1,504,519	1,519,468	-18.02	135.29
Applicable income taxes	310,878	376,720	666,786	327,421	386,375	-17.48	178.16
Tax equivalent adjustments	15,615	15,058	28,168	30,765	34,545	3.70	-47.38
Applicable income taxes (tax equivalent).....	326,493	391,778	694,954	358,186	420,920	-16.66	130.84
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	947,347	1,162,133	2,098,100	1,146,333	1,098,548	-18.48	136.87
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	947,347	1,162,133	2,098,100	1,146,333	1,098,548	-18.48	136.87
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	947,347	1,162,133	2,098,100	1,146,333	1,098,548	-18.48	136.87
Investment securities income (tax equivalent).....	303,954	242,909	479,471	487,301	468,096	25.13	90.74
US Treasury and agency securities (excluding mortgage-backed securities)	108,278	38,033	90,838	88,303	61,665	184.69	189.39
Mortgage-backed securities	160,805	162,449	314,481	320,131	342,198	-1.01	92.87
All other securities	34,871	42,427	74,152	78,867	64,233	-17.81	-9.59
Cash dividends declared.....	31,711	32,707	65,291	42,839	36,813	-3.05	74.24
Common	0	0	0	0	0		
Preferred.....	31,711	32,707	65,291	42,839	36,813	-3.05	74.24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.40	2.90	17	2.25	2.92	14	2.20	2.85	13	2.65	3.27	15	3.57	4	21
Less: Interest expense	0.33	0.22	82	0.32	0.25	71	0.29	0.23	70	0.61	0.48	72	1.39	0.98	78
Equals: Net interest income (tax equivalent)	2.07	2.67	12	1.93	2.65	13	1.91	2.60	13	2.04	2.77	15	2.18	3.01	17
Plus: Non-interest income	1.02	0.96	60	1.17	1.11	59	1.19	1.04	63	1.05	1.21	51	1.16	1.32	53
Equals: adjusted operating income (tax equivalent)	3.09	3.67	16	3.10	3.82	15	3.10	3.70	19	3.09	4.04	10	3.34	4.41	8
Less: Overhead expense	1.97	2.17	39	1.80	2.24	21	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30
Less: Provision for credit losses	-0.10	0.09	3	-0.23	-0.15	36	-0.14	-0.09	38	0.33	0.51	27	0.14	0.15	59
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	93	0	0.01	55	0	0.01	48	0.01	0.02	52	0.02	0.01	86
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.30	1.40	42	1.60	1.79	41	1.43	1.66	31	0.82	1.04	31	0.94	1.56	8
Less: Applicable income taxes (tax equivalent)	0.33	0.33	57	0.40	0.41	54	0.36	0.38	48	0.19	0.23	38	0.26	0.36	23
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.97	1.06	39	1.20	1.36	35	1.07	1.26	30	0.62	0.81	28	0.68	1.19	11
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.97	1.06	39	1.20	1.35	36	1.07	1.26	30	0.62	0.82	28	0.68	1.19	11
Memo: Net income (last four quarters)	0.96	1.12	30	1	1.25	24	1.07	1.26	30	0.62	0.82	28	0.68	1.19	10
Net income—BHC and noncontrolling (minority) interest	0.97	1.07	38	1.20	1.37	36	1.07	1.27	29	0.62	0.83	28	0.68	1.20	10
Margin Analysis															
Average earning assets / Average assets	92.45	92.97	43	92.70	93.15	43	92.70	93.08	45	92.28	92.32	49	91.73	91.05	59
Average interest-bearing funds / Average assets	62.22	60.12	66	63.63	62.32	62	63	61.99	64	67.03	64.06	68	69.20	65.57	70
Interest income (tax equivalent) / Average earning assets	2.60	3.12	18	2.43	3.14	16	2.38	3.06	13	2.87	3.55	15	3.89	4.41	18
Interest expense / Average earning assets	0.36	0.24	83	0.34	0.27	71	0.31	0.25	69	0.66	0.52	72	1.52	1.08	80
Net interest income (tax equivalent) / Average earning assets	2.24	2.88	13	2.08	2.85	14	2.06	2.80	15	2.21	3.01	14	2.37	3.33	16
Yield or Cost															
Total loans and leases (tax equivalent)	3.75	4.01	33	3.81	4.05	38	3.82	4.01	39	3.95	4.27	34	4.71	5.09	25
Interest-bearing bank balances	0.36	0.42	28	0.11	0.11	60	0.14	0.14	61	0.36	0.27	79	1.77	2.04	34
Federal funds sold and reverse repos	0.64	0.58	60	0.26	0.26	64	0.28	0.25	66	0.54	0.68	53	2.78	2.44	71
Trading assets	7.51	0.52	96	6.61	0.42	97	7.02	0.45	97	5.26	0.60	96	4.23	0.99	93
Total earning assets	2.58	3.09	19	2.41	3.11	15	2.36	3.04	15	2.85	3.51	15	3.87	4.36	20
Investment securities (tax equivalent)	1.26	1.85	8	1.40	1.80	23	1.32	1.77	17	1.75	2.25	16	2.49	2.76	29
US Treasury and agency securities (excluding mortgage-backed securities)	1.04	1.22	33	1.45	1.28	64	1.25	1.14	59	1.87	1.75	59	1.80	2.32	18
Mortgage-backed securities	1.32	1.78	10	1.16	1.56	14	1.11	1.57	10	1.40	2.05	5	2.43	2.61	25
All other securities	2.66	2.82	50	3.02	2.91	58	2.79	2.81	53	2.77	3.24	34	3.26	4.06	29
Interest-bearing deposits	0.25	0.20	66	0.27	0.24	65	0.23	0.21	61	0.65	0.53	66	1.45	1.10	76
Time deposits of \$250K or more	1.29	0.50	98	1.98	0.76	99	1.84	0.66	99	2.19	1.42	94	2.80	1.96	95
Time deposits < \$250K	0.67	0.44	81	0.90	0.72	71	0.78	0.62	69	1.62	1.36	69	2.23	1.82	75
Other domestic deposits	0.19	0.17	65	0.12	0.17	40	0.11	0.15	43	0.32	0.36	47	1.06	0.93	64
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.46	0.36	71	0.13	0.19	56	0.12	0.17	56	0.49	0.62	54	2.42	1.86	74
Other borrowed funds and trading liabilities	1.73	1.24	73	1.78	1.31	69	1.85	1.27	70	2.23	1.50	85	3.02	2.38	84
All interest-bearing funds	0.54	0.36	81	0.50	0.40	68	0.46	0.37	70	0.91	0.74	71	2.01	1.49	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019				
Non-interest Income and Expenses												
Total non-interest income	994,704		1,133,240		2,322,195		1,932,371		1,884,654			
Fiduciary activities income	125,602		128,870		261,906		233,939		229,550			
Service charges on deposit accounts - domestic	162,844		165,115		329,330		306,661		273,663			
Trading revenue.....	-115,100		89,502		51,001		87,178		87,531			
Investment banking fees and commissions.....	369,177		435,179		955,731		766,973		678,364			
Insurance activities revenue.....	0		526		539		1,591		1,674			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	29,956		4,589		8,829		-691		5,772			
Net securitization income	27,101		29,536		52,608		45,484		39,055			
Net gains (losses) on sales of loans, OREO, other assets.....	8,190		24,891		32,938		22,965		44,675			
Other non-interest income.....	386,934		255,032		629,313		468,271		524,370			
Total overhead expenses	1,923,294		1,742,720		3,672,518		3,613,519		3,729,610			
Personnel expense.....	1,183,694		1,060,535		2,244,082		2,079,721		2,194,732			
Net occupancy expense.....	204,830		213,795		432,363		413,661		385,446			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	11,137		24,833		46,888		62,913		69,149			
Other operating expenses.....	523,633		443,557		949,185		1,057,224		1,080,283			
Fee income on mutual funds and annuities.....	14,316		58,933		106,296		120,859		130,580			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	11,932		11,550		11,735		11,891		12,818			
Average personnel expense per employee.....	99.20		91.82		191.23		174.90		171.22			
Average assets per employee.....	16,385.33		16,766.11		16,654.94		15,510.69		12,655.57			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.44	2.35	45	5.20	2.15	82	4.58	2.17	80	6.25	2.02	88
Overhead expenses / Net Interest Income + non-interest income	64.06	59.40	68	58.36	59.03	43	60.90	59.28	51	63.79	62.28	60
Percent of Average Assets												
Total overhead expense	1.97	2.17	39	1.80	2.24	21	1.88	2.17	32	1.96	2.57	22
Personnel expense.....	1.21	1.20	52	1.10	1.25	34	1.15	1.21	41	1.13	1.30	30
Net occupancy expense.....	0.21	0.22	41	0.22	0.24	37	0.22	0.23	47	0.22	0.26	30
Other operating expenses.....	0.55	0.72	23	0.48	0.73	16	0.51	0.72	19	0.61	0.94	18
Overhead less non-interest income	0.95	1.19	27	0.63	1.10	14	0.69	1.10	16	0.91	1.25	23
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	63.72	58.92	69	58.07	58.45	44	60.61	58.83	52	63.45	61.82	61
Personnel expense.....	39.22	32.65	84	35.34	33.10	62	37.04	32.93	69	36.52	32.36	75
Net occupancy expense.....	6.79	6.14	61	7.12	6.33	62	7.14	6.23	65	7.26	6.58	62
Other operating expenses.....	17.72	19.36	39	15.61	18.60	33	16.44	19.18	34	19.67	22.28	45
Total non-interest income	32.96	25.40	74	37.76	28.18	73	38.33	27.67	75	33.93	28.83	65
Fiduciary activities income	4.16	2.23	78	4.29	2.24	78	4.32	2.20	77	4.11	2.09	77
Service charges on domestic deposit accounts	5.40	3.45	81	5.50	3.19	85	5.44	3.27	83	5.38	3.27	83
Trading revenue.....	-3.81	0.45	4	2.98	0.72	87	0.84	0.62	73	1.53	1.28	75
Investment banking fees and commissions.....	12.23	2.25	93	14.50	2.52	93	15.77	2.58	93	13.47	2.46	92
Insurance activities revenue.....	0	0.36	13	0.02	0.37	38	0.01	0.36	34	0.03	0.41	40
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	0.99	1.38	71	0.15	0.55	47	0.15	0.60	42	-0.01	0.01	33
Net securitization income	0.90	0	98	0.98	0.01	98	0.87	0.01	97	0.80	0	96
Net gain (loss) - sales of loans, OREO, and other assets	0.27	1.51	26	0.83	3.83	29	0.54	3.30	25	0.40	3.92	24
Other non-interest income.....	12.82	9.09	75	8.50	9.26	58	10.39	9.27	66	8.22	9.65	48
Overhead less non-interest income	30.77	32.73	36	20.31	29.94	22	22.29	30.52	23	29.52	31.93	41
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.40	21.22	77	24.24	21.54	80	23.87	21.18	80	21.76	18.63	68
Applicable income tax + TE / Pretax net operating income + TE	25.63	23.38	75	25.21	23.10	74	24.88	22.67	79	23.81	21.18	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	22,356,505	20,632,951	20,256,272	21,061,731	23,163,441	8.35	6.51
Commercial and industrial loans	36,815,549	33,609,263	33,886,052	37,640,156	39,401,290	9.54	28.25
Loans to individuals	9,026,799	8,184,418	8,686,682	7,073,361	6,764,547	10.29	116.09
Loans to depository institutions and acceptances of other banks	1,032,051	163,166	184,134	36,878	43,379	532.52	2250.91
Agricultural loans	336,562	464,502	450,539	498,878	588,491	-27.54	-23.66
Other loans and leases	25,222,405	21,186,894	25,249,937	22,524,710	19,535,091	19.05	95.16
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	94,789,871	84,241,194	88,713,616	88,835,714	89,496,239	12.52	40.89
Less: Allowance for loan and lease losses	784,149	957,622	894,095	1,239,713	892,975	-18.11	15.96
Net loans and leases	94,005,722	83,283,572	87,819,521	87,596,001	88,603,264	12.87	41.14
Debt securities that reprice or mature in over 1 year	41,529,858	34,910,612	40,731,663	31,462,960	18,002,414	18.96	159.05
Mutual funds and equity securities	9,317	9,661	11,488	3,437	4,261	-3.56	-29.83
Subtotal	135,544,897	118,203,845	128,562,672	119,062,398	106,609,939	14.67	64.00
Interest-bearing bank balances	13,316,519	27,828,600	24,835,496	12,028,282	16,687,667	-52.15	30.09
Federal funds sold and reverse repos	4,532,216	8,297,137	6,142,483	14,013,682	4,612,800	-45.38	37.41
Debt securities that reprice or mature within 1 year	2,064,338	2,974,743	2,065,207	3,555,518	3,319,665	-30.60	13.49
Trading assets	5,331,508	5,927,562	4,663,485	4,632,858	14,704,737	-10.06	9.37
Total earning assets	160,789,478	163,231,887	166,269,343	153,292,738	145,934,808	-1.50	56.29
Non-interest-bearing cash and due from depository institutions	1,929,134	1,285,652	1,292,668	1,378,802	1,550,820	50.05	36.67
Premises, fixed assets, and leases	1,472,297	1,343,868	1,468,680	1,198,313	1,086,526	9.56	120.72
Other real estate owned	5,163	3,182	2,341	12,666	22,774	62.26	-84.10
Investment in unconsolidated subsidiaries	11,504	8,347	8,799	5,981	0	37.82	
Intangible and other assets	27,906,037	27,409,769	25,455,852	28,765,495	24,280,032	1.81	10.09
Total assets	192,113,613	193,282,705	194,497,683	184,653,995	172,874,960	-0.60	47.40
Quarterly average assets	196,531,383	195,835,544	201,220,151	189,524,037	172,267,087	0.36	53.36
Average loans and leases (YTD)	90,994,771	86,842,787	85,607,040	90,385,189	86,665,786	4.78	36.35
Memoranda							
Loans held-for-sale	14,666	24,730	39,289	202,854	20,075	-40.70	-83.50
Loans not held-for-sale	94,775,205	84,216,464	88,674,327	88,632,860	89,476,164	12.54	41.05
Real estate loans secured by 1–4 family	8,951,320	8,754,841	8,504,708	9,152,714	11,322,899	2.24	-16.56
Commercial real estate loans	13,056,488	11,413,182	11,342,734	11,320,040	11,047,895	14.40	38.72
Construction and land development	3,114,090	3,339,582	2,955,853	3,536,381	3,094,374	-6.75	55.42
Multifamily	1,046,583	822,737	668,817	834,595	861,958	27.21	43.42
Nonfarm nonresidential	8,895,815	7,250,863	7,718,064	6,949,064	7,091,563	22.69	33.19
Real estate loans secured by farmland	348,697	464,928	408,830	588,977	792,647	-25.00	-58.97
Total investment securities	43,603,513	37,895,016	42,808,358	35,021,915	21,326,340	15.06	144.08
U.S. Treasury securities	18,062,010	6,114,739	11,312,957	3,172,156	3,906,898	195.38	486.56
US agency securities (excluding mortgage-backed securities)	733,023	889,209	775,180	950,757	1,030,407	-17.56	-17.51
Municipal securities	2,477,228	2,730,407	2,353,784	3,002,307	1,994,888	-9.27	-2.53
Mortgage-backed securities	22,244,015	28,085,437	28,270,612	27,840,050	14,336,035	-20.80	96.23
Asset-backed securities	72,526	61,404	78,706	47,471	48,154	18.11	
Other debt securities	5,394	4,159	5,631	5,737	5,697	29.69	-4.28
Mutual funds and equity securities	9,317	9,661	11,488	3,437	4,261	-3.56	-29.83
Available-for-sale securities	40,954,016	34,551,341	39,883,831	31,183,307	16,403,129	18.53	177.82
U.S. Treasury securities	18,062,010	6,114,739	11,312,957	3,172,156	3,906,898	195.38	486.56
US agency securities (excluding mortgage-backed securities)	733,023	889,209	775,180	950,757	1,030,407	-17.56	-17.51
Municipal securities	2,477,228	2,730,407	2,353,784	3,002,307	1,994,888	-9.27	-2.53
Mortgage-backed securities	19,603,835	24,751,423	25,357,573	24,004,879	9,417,085	-20.80	138.70
Asset-backed securities	72,526	61,404	78,706	47,471	48,154	18.11	
Other debt securities	5,394	4,159	5,631	5,737	5,697	29.69	-4.28
Mutual funds and equity securities	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	-58,617	170,047	110,211	218,634	71,461		
Available-for-sale securities appreciation (depreciation)	-3,514,502	306,410	-220,947	620,405	110,572		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,748,493	3,201,601	2,988,716	2,890,858	2,911,521	79.55	-7.98

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	39,737,953	38,887,190	40,286,139	32,894,928	23,022,578	2.19	38.83
NOW, ATS and transaction accounts	6,819,709	7,532,568	8,071,616	7,961,137	5,284,152	-9.46	411.46
Time deposits less brokered deposits < \$250K	4,644,321	6,209,104	5,217,838	7,831,759	9,503,872	-25.20	-10.80
MMDA and other savings accounts	74,294,213	75,037,897	78,728,815	71,149,865	52,891,231	-0.99	113.60
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	125,496,196	127,666,759	132,304,408	119,837,689	90,701,833	-1.70	79.42
Time deposits of \$250K or more	2,378,102	3,150,119	1,935,562	4,703,160	6,390,181	-24.51	60.70
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	10,229,603	12,500,679	13,209,814	14,137,721	17,283,184	-18.17	96.75
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	32,000	0	0	-100.00
Other borrowings w/remaining maturity of 1 year or less	6,715,978	5,791,891	4,795,556	6,262,905	9,337,023	15.95	-54.16
Other borrowings w/remaining maturity over 1 year	9,704,125	8,154,953	9,857,789	8,196,187	11,945,013	19.00	54.71
Brokered deposits < \$250K	2,727,245	1,339,407	1,270,642	2,423,997	6,936,966	103.62	-18.70
Noncore funding	31,755,053	30,937,049	31,069,363	35,755,970	51,892,367	2.64	2.57
Trading liabilities	3,116,348	2,689,190	2,543,972	2,510,831	4,190,116	15.88	-16.79
Subordinated notes and debentures + trust preferred securities	1,195,000	1,195,000	1,195,000	1,195,000	1,920,000	0.00	-37.76
Other liabilities	9,245,640	8,702,040	4,846,053	4,002,160	5,242,732	6.25	29.02
Total liabilities	170,808,237	171,190,038	171,958,796	163,301,650	153,947,048	-0.22	50.18
Equity Capital							
Perpetual preferred stock (including surplus)	1,374,900	1,374,900	1,374,900	1,374,900	649,945	0.00	111.54
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	9,315,145	9,313,462	9,314,465	9,313,139	9,311,599	0.02	0.08
Retained earnings	13,039,510	11,220,492	12,123,874	10,091,066	8,987,572	16.21	90.66
Accumulated other comprehensive income	-2,424,180	183,812	-274,353	573,239	-21,205		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	21,305,376	22,092,667	22,538,887	21,352,345	18,927,912	-3.56	28.33
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	-100.00
Total equity capital, including minority interest	21,305,376	22,092,667	22,538,887	21,352,345	18,927,912	-3.56	28.33
Total liabilities and capital	192,113,613	193,282,705	194,497,683	184,653,995	172,874,960	-0.60	47.40
Memoranda							
Non-interest-bearing deposits	39,737,953	38,887,190	40,286,139	32,894,928	23,022,578	2.19	38.83
Interest-bearing deposits	90,863,590	93,269,095	95,224,473	94,069,918	81,006,402	-2.58	96.86
Total deposits	130,601,543	132,156,285	135,510,612	126,964,846	104,028,980	-1.18	74.65
Long-term debt that reprices within 1 year	6,985,000	6,785,000	6,290,000	6,785,000	10,055,774	2.95	2.88
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,538,887	21,352,345	21,352,345	18,927,912	17,479,566		
Accounting restatements	0	0	0	0	91,753		
Net income	947,347	1,162,133	2,098,100	1,146,333	1,098,548		
Net sale of new perpetual preferred stock	0	0	0	724,955	0		
Net sale of new common stock	681	323	1,325	1,541	1,352		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	31,711	32,707	65,291	42,839	36,813		
Change in other comprehensive income	-2,149,827	-389,427	-847,592	594,444	293,462		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1	0	0	-1	44		
Holding company equity capital, ending balance	21,305,376	22,092,667	22,538,887	21,352,345	18,927,912		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	11.64	38.78	12	10.68	36.32	10	10.41	36.25	9	11.41	36.22	13	13.40	37.78	16
Commercial and industrial loans	19.16	11.05	84	17.39	12.25	78	17.42	10.76	80	20.38	13.52	82	22.79	12.02	91
Loans to individuals	4.70	3.52	72	4.23	3.48	68	4.47	3.36	69	3.83	3.40	65	3.91	4.20	61
Loans to depository institutions and acceptances of other banks	0.54	0.02	95	0.08	0.01	90	0.09	0.02	89	0.02	0.03	83	0.03	0.04	78
Agricultural loans.....	0.18	0.19	69	0.24	0.21	71	0.23	0.18	70	0.27	0.19	73	0.34	0.24	76
Other loans and leases.....	13.13	4.45	93	10.96	4.22	90	12.98	4.47	93	12.20	4.63	91	11.30	5.01	89
Net loans and leases.....	48.93	61.60	15	43.09	59.81	11	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19
Debt securities over 1 year.....	21.62	19.46	57	18.06	17.61	56	20.94	19.46	58	17.04	15.55	58	10.41	14.60	24
Mutual funds and equity securities	0	0.05	36	0	0.06	39	0.01	0.06	35	0	0.05	34	0	0.06	33
Subtotal	70.55	82.34	13	61.16	78.32	9	66.10	79.22	12	64.48	78.16	12	61.67	79.65	14
Interest-bearing bank balances	6.93	4.59	77	14.40	9.11	81	12.77	8.50	77	6.51	7.51	44	9.65	3.06	93
Federal funds sold and reverse repos	2.36	0.58	87	4.29	0.52	91	3.16	0.54	89	7.59	0.82	90	2.67	1.57	83
Debt securities 1 year or less	1.07	1.68	48	1.54	1.53	61	1.06	1.56	51	1.93	1.68	65	1.92	1.91	65
Trading assets	2.78	0.55	90	3.07	0.60	90	2.40	0.49	90	2.51	1.01	88	8.51	1.19	90
Total earning assets.....	83.69	90.95	3	84.45	91.43	3	85.49	91.77	4	83.02	91.05	3	84.42	89.53	8
Non-interest cash and due from depository institutions.....	1	1.01	48	0.67	1.01	26	0.66	0.82	32	0.75	1.07	28	0.90	1.14	30
Other real estate owned.....	0	0.01	39	0	0.02	27	0	0.01	29	0.01	0.02	36	0.01	0.03	38
All other assets.....	15.30	7.97	97	14.88	7.50	96	13.85	7.35	94	16.24	7.82	96	14.69	9.27	92
Memoranda															
Short-term investments	10.37	7.68	74	20.23	12.01	85	16.99	11.47	77	16.03	11.17	77	14.24	7.63	81
U.S. Treasury securities.....	9.40	1.96	92	3.16	1.08	81	5.82	1.47	87	1.72	0.84	80	2.26	1.03	74
US agency securities (excluding mortgage-backed securities)	0.38	0.84	49	0.46	0.77	56	0.40	0.82	53	0.51	0.63	59	0.60	0.54	64
Municipal securities	1.29	1.75	54	1.41	1.72	56	1.21	1.73	55	1.63	1.69	58	1.15	1.34	60
Mortgage-backed securities	11.58	13.68	44	14.53	12.97	59	14.54	14.14	55	15.08	11.75	68	8.29	11.44	33
Asset-backed securities	0.04	0.68	50	0.03	0.38	56	0.04	0.50	54	0.03	0.32	55	0.03	0.28	57
Other debt securities	0	0.52	22	0	0.52	21	0	0.53	22	0	0.42	24	0	0.39	24
Loans held-for-sale.....	0.01	0.35	21	0.01	0.42	22	0.02	0.55	27	0.11	0.52	31	0.01	0.39	22
Loans held for investment	49.33	61.41	16	43.57	59.85	12	45.59	58.06	16	48	61.72	15	51.76	63.50	20
Real estate loans secured by 1–4 family	4.66	12.26	18	4.53	11.69	21	4.37	11.46	19	4.96	11.91	22	6.55	13.29	26
Revolving	1.01	1.49	45	0.97	1.45	44	0.96	1.42	46	1.05	1.66	43	1.20	2.07	40
Closed-end, secured by first liens	3.57	10.40	17	3.45	9.84	19	3.32	9.67	18	3.78	9.81	22	5.16	10.69	26
Closed-end, secured by junior liens	0.08	0.18	42	0.11	0.20	40	0.09	0.17	44	0.12	0.22	42	0.18	0.28	47
Commercial real estate loans	6.80	24.34	14	5.90	22.48	12	5.83	22.69	12	6.13	22.22	15	6.39	22.23	18
Construction and land development	1.62	3.75	33	1.73	3.35	32	1.52	3.34	32	1.92	3.40	38	1.79	3.44	38
Multifamily.....	0.54	3.69	15	0.43	3.31	11	0.34	3.57	9	0.45	3.12	11	0.50	3.01	15
Nonfarm nonresidential	4.63	15.50	16	3.75	14.81	12	3.97	14.57	14	3.76	14.72	15	4.10	14.69	19
Real estate loans secured by farmland.....	0.18	0.35	61	0.24	0.34	64	0.21	0.30	64	0.32	0.33	67	0.46	0.36	70

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	23.59	62.08	8	24.49	59.66	9	22.83	61.05	9	23.71	57.15	10	25.88	57.46	11
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	9.44	20.31	19	10.39	19.82	22	9.59	19.86	21	10.30	19.43	23	12.65	20.75	25
Real estate loans secured by 1–4 family.....	2.05	2.40	48	2.23	2.42	52	2.10	2.43	48	2.19	2.64	46	2.33	3.15	43
Revolving	7.40	17.67	18	8.17	17.22	22	7.49	17.24	21	8.11	16.59	22	10.33	17.39	24
Closed-end.....	13.77	38.23	15	13.55	36.54	13	12.79	37.86	13	12.74	34.63	15	12.34	33.52	15
Construction and land development.....	3.29	5.97	38	3.96	5.50	41	3.33	5.65	39	3.98	5.26	44	3.46	5.09	45
1–4 family.....	0.09	1.34	22	0.09	1.11	19	0.08	1.18	20	0.08	0.93	19	0.12	0.94	26
Other.....	3.19	4.56	40	3.88	4.33	46	3.26	4.40	44	3.90	4.19	51	3.34	4.02	47
Multifamily.....	1.10	5.72	12	0.98	5.34	12	0.75	5.78	8	0.94	4.96	13	0.96	4.69	12
Nonfarm nonresidential	9.38	24.64	19	8.61	24.14	14	8.70	24.56	15	7.82	22.93	16	7.92	22.15	16
Owner-occupied.....	3.91	8.28	30	3.85	8.14	26	3.71	8.29	24	3.68	7.68	26	3.57	7.72	28
Other.....	5.47	16.13	15	4.76	15.71	10	4.99	15.94	12	4.14	14.95	12	4.36	14.34	13
Real estate loans secured by farmland.....	0.37	0.59	63	0.55	0.59	66	0.46	0.54	64	0.66	0.54	70	0.89	0.55	76
Loans to depository institutions and acceptances of other banks.....	1.09	0.05	96	0.19	0.03	90	0.21	0.04	89	0.04	0.06	82	0.05	0.11	78
Commercial and industrial loans	38.84	18.46	93	39.90	20.98	93	38.20	18.86	93	42.37	22.17	94	44.03	19.53	96
Loans to individuals	9.52	6.27	74	9.72	6.28	74	9.79	6.24	74	7.96	6.13	68	7.56	7.13	65
Credit card loans	0.44	0.53	73	0.44	0.51	72	0.44	0.53	71	0.44	0.65	71	0.51	0.81	69
Agricultural loans.....	0.36	0.32	70	0.55	0.37	75	0.51	0.34	74	0.56	0.32	75	0.66	0.37	78
Other loans and leases.....	26.61	8.30	90	25.15	8.03	91	28.46	8.75	92	25.36	9.09	89	21.83	9.85	86
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	106.17	407.54	9	106.61	383.17	9	100.13	391.81	8	113.97	381.27	12	142.59	391.26	15
Real estate loans secured by 1–4 family.....	42.51	130.40	14	45.23	124.52	19	42.04	126.06	18	49.53	125.03	21	69.70	138.18	26
Revolving	9.22	15.55	40	9.69	15.53	42	9.22	15.44	41	10.52	17.42	41	12.81	21.26	38
Closed-end.....	33.29	113.22	14	35.55	107.53	19	32.82	108.85	16	39	106.14	19	56.89	115.20	26
Commercial real estate loans	62	254.23	12	58.97	238.21	12	56.07	245.88	13	61.26	234.65	15	68.01	229.44	17
Construction and land development.....	14.79	38.88	28	17.26	35.52	32	14.61	35.95	27	19.14	35.62	35	19.05	34.95	39
1–4 family.....	0.43	8.60	21	0.38	7.06	17	0.33	7.42	19	0.39	6.34	17	0.64	6.61	25
Other.....	14.36	29.76	34	16.87	28.07	36	14.28	28.11	32	18.74	28.16	39	18.41	27.32	43
Multifamily.....	4.97	39.14	9	4.25	34.78	8	3.31	38.66	6	4.52	32.74	10	5.31	31.04	14
Nonfarm nonresidential	42.24	162.28	14	37.46	157.17	12	38.15	158.05	13	37.60	155.06	15	43.65	152.10	18
Owner-occupied.....	17.61	54.20	20	16.76	52.65	18	16.28	52.99	20	17.71	52.37	22	19.65	53.07	25
Other.....	24.63	106.54	12	20.70	102.08	11	21.87	102.54	12	19.90	100.54	14	24.01	97.41	16
Real estate loans secured by farmland.....	1.66	3.62	61	2.40	3.59	64	2.02	3.22	63	3.19	3.44	67	4.88	3.60	70
Loans to depository institutions and acceptances of other banks.....	4.90	0.27	92	0.84	0.18	90	0.91	0.21	89	0.20	0.28	82	0.27	0.44	78
Commercial and industrial loans	174.83	115.10	79	173.65	127.07	73	167.50	114.45	76	203.68	139.91	79	242.55	122.02	91
Loans to individuals	42.87	35.52	67	42.29	35.29	67	42.94	34.55	70	38.28	37.47	64	41.64	43.51	61
Credit card loans	1.97	2.76	70	1.92	2.61	71	1.95	2.77	70	2.10	3.30	70	2.82	4.34	70
Agricultural loans.....	1.60	1.81	68	2.40	2.01	70	2.23	1.86	72	2.70	1.88	73	3.62	2.18	76
Other loans and leases.....	119.78	50.19	87	109.47	46.75	87	124.81	51.06	86	121.89	49.54	88	120.25	52.44	87
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.42	30.64	17	14.27	28.84	17	13.23	30.07	15	13.61	27.32	17	13.66	26.45	20
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	64.90	203.71	15	62.13	187.37	13	58.03	195.33	13	65.41	183.76	17	75.24	178.57	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	82.52	261.50	13	78.89	244.59	13	74.31	252.85	13	83.11	240.85	17	94.89	236.10	20

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.37	7.68	74	20.23	12.01	85	16.99	11.47	77	16.03	11.17	77	14.24	7.63	81
Liquid assets	34.43	25.39	77	40.57	28.17	82	39.74	29.03	77	34.67	26.22	79	32.87	22.44	80
Investment securities	22.70	21.68	55	19.61	19.64	53	22.01	21.63	54	18.97	17.85	57	12.34	16.99	29
Net loans and leases	48.93	61.60	15	43.09	59.81	11	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19
Net loans, leases and standby letters of credit	50.62	62.44	15	44.80	60.62	11	46.67	59.49	14	49.35	62.48	14	53.18	64.84	18
Core deposits	65.32	75.64	18	66.05	74.75	18	68.02	75.71	19	64.90	70.67	23	52.47	63.09	21
Noncore funding	16.53	10.86	76	16.01	10.89	77	15.97	10.30	77	19.36	14.13	75	30.02	19.36	76
Time deposits of \$250K or more	1.24	1.54	49	1.63	1.81	53	1	1.58	37	2.55	2.11	66	3.70	2.94	65
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	5.32	1.20	88	6.47	1.20	90	6.79	1.23	92	7.66	1.47	93	10	1.94	92
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.97	0.50	90	2.17	0.52	88	3.63	0.54	91	0.07	0.54	43	7.33	0.48	98
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0.02	0.01	90	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.50	1.63	80	3	0.99	85	2.47	1	81	3.39	1.24	85	5.40	3.01	79
Earning assets that reprice within 1 year	45.45	36.16	72	49.20	38.93	76	47.43	37.37	77	47.44	39.38	72	42.58	39.29	61
Interest-bearing liabilities that reprice within 1 year	3.78	6.49	36	4.12	7.04	31	3.35	6.39	30	6.60	8.20	49	9.79	10.19	58
Long-term debt that reprices within 1 year	3.64	0.28	96	3.51	0.26	96	3.23	0.26	95	3.67	0.47	93	5.82	0.96	92
Net assets that reprice within 1 year	38.04	28.22	70	41.57	30.25	76	40.84	29.65	77	37.16	29.11	66	26.98	26.63	47
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.74	3.09	72	-6.91	-1.82	34	-1.54	-2.33	54	5.17	3.20	62	25.58	14.45	80
Net short-term noncore funding dependence	-0.43	-1.79	52	-16.11	-8.21	21	-10.74	-7.71	36	-4.78	-4.76	44	10.20	3.38	69
Short-term investment / Short-term noncore funding	103.04	166.36	46	194.96	284.81	48	171.76	273.46	37	123.82	184.19	44	69.37	77.77	58
Liquid assets - short-term noncore funding / Nonliquid assets	37.17	28.61	69	50.82	34.02	75	49.53	36.68	69	33.25	28.18	62	18.39	16.97	60
Net loans and leases / Total deposits	71.98	76.80	40	63.02	74.66	21	64.81	72.79	32	68.99	79.43	22	85.17	90.31	35
Net loans and leases / Core deposits	74.91	82.80	36	65.24	81.17	18	66.38	78.25	31	73.10	88.34	23	97.69	103.93	43
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.29	-6.37	83	0.92	0.84	60	0.57	0.12	73	1.27	1.57	52	0.47	0.72	49
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.34	-13.54	32	1.67	1.94	51	-1.14	-0.25	23	3.60	4.31	51	0.72	1.36	37
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	6.05	23.58	27	8.80	13.42	53	6.80	14.28	45	10.95	11.38	59	23.07	12.67	70
Available-for-sale securities	93.92	74.56	72	91.18	84.66	48	93.17	83.77	55	89.04	87.23	42	76.91	85.40	31
U.S. Treasury securities	41.42	9.26	91	16.14	5.52	87	26.43	6.70	88	9.06	4.72	78	18.32	6.15	84
US agency securities (excluding mortgage-backed securities)	1.68	4.02	48	2.35	4.50	55	1.81	4.12	48	2.71	4.01	58	4.83	3.49	70
Municipal securities	5.68	8	52	7.21	8.87	57	5.50	8.22	51	8.57	9.83	58	9.35	7.75	66
Mortgage-backed securities	51.01	63.23	29	74.11	66.59	56	66.04	66.54	47	79.49	66.64	66	67.22	67.43	48
Asset-backed securities	0.17	3.36	50	0.16	2.05	59	0.18	2.50	54	0.14	1.91	55	0.23	1.66	57
Other debt securities	0.01	3.01	22	0.01	3.17	21	0.01	3.08	23	0.02	3.01	25	0.03	2.94	25
Mutual funds and equity securities	0.02	0.28	35	0.03	0.32	37	0.03	0.29	36	0.01	0.35	33	0.02	0.40	33
Debt securities 1 year or less	4.73	8.89	46	7.85	8.69	54	4.82	7.78	48	10.15	10.55	60	15.57	11.86	70
Debt securities 1 to 5 years	38.83	20.02	84	61.20	17.05	96	60.34	18.25	96	64.59	17.03	97	48.65	17.94	90
Debt securities over 5 years	56.41	68.75	25	30.93	72.17	7	34.81	71.11	10	25.25	69.86	7	35.77	66.02	19
Pledged securities	13.18	30.80	23	8.45	33.87	17	6.98	32.26	15	8.25	35.67	16	13.65	30.57	25
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-49.07	-31.70	37	17.09	51.37	40	11.64	27.98	47	20.22	183.32	19	21.62	26.69	56
Investment securities	15.06	21.19	47	27.37	33.34	52	22.23	31.36	45	64.22	23.62	86	18.42	11.75	74
Core deposits	-1.70	9.58	12	15.41	16.88	56	10.40	16.94	31	32.12	26.88	75	10.61	11.23	61
Noncore funding	2.64	10.50	50	-29.02	-23.76	47	-13.11	-14.79	52	-31.10	-12.18	30	16.56	6.59	74

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	86,943,791	81,432,296	83,866,301	77,609,667	76,152,486
Commit: Secured commercial real estate loans	4,369,605	2,732,313	3,286,994	2,461,437	3,632,162
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	4,152,257	3,960,022	4,004,337	4,327,303	4,302,083
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,237,716	3,310,200	2,958,737	3,525,810	3,337,382
Commercial and similar letters of credit	194,517	215,471	120,898	82,431	49,645
Securities lent	0	3,177,513	1,685,107	3,237,695	3,151,980
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,008,277	1,622,400	1,179,150	1,164,000	1,043,215
Credit derivative contracts w/ purchased credit protection-investment grade	1,005,970	1,614,400	1,167,150	1,145,800	1,032,700
Credit derivative contracts w/ purchased credit protection-noninvest grade	2,307	8,000	12,000	18,200	10,515
Derivative Contracts					
Interest rate futures and forward contracts	21,033,718	19,335,605	22,069,196	23,229,044	25,464,407
Written options contracts (interest rate)	529,558	552,359	544,044	466,514	623,897
Purchased options contracts (interest rate)	597,758	1,040,084	1,446,483	1,090,754	586,101
Interest rate swaps	59,824,714	29,585,320	41,078,674	28,527,974	33,710,618
Futures and forward foreign exchange	2,695,756	2,983,998	2,845,331	2,937,842	2,905,857
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	4,158,628	3,883,896	4,722,445	3,920,564	6,056,346
Purchased options contracts (commodity and other)	4,574,051	4,418,520	4,739,569	4,505,031	13,923,699
Commodity and other swaps	752,794	775,052	721,524	714,372	584,196

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	45.26	24.48	90	42.13	22.45	92	43.12	22.78	90	42.03	22.01	92	44.05	23.52	89
Standby letters of credit	1.69	0.66	88	1.71	0.67	88	1.52	0.65	87	1.91	0.71	89	1.93	0.84	87
Commercial and similar letters of credit	0.10	0.02	90	0.11	0.02	90	0.06	0.02	88	0.04	0.02	82	0.03	0.02	76
Securities lent	0	0.09	42	1.64	0.12	91	0.87	0.10	90	1.75	0.18	91	1.82	0.40	89
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.52	0.18	85	0.84	0.19	90	0.61	0.18	84	0.63	0.30	82	0.60	0.52	84
Credit derivative contracts w/ purchased credit protection-investment grade	0.52	0.19	81	0.84	0.18	84	0.60	0.18	81	0.62	0.25	82	0.60	0.30	81
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	69	0	0.14	70	0.01	0.13	68	0.01	0.30	67	0.01	0.45	71
Derivative contracts	49.02	44.65	78	32.37	49.75	70	40.19	46.30	74	35.41	48.62	68	48.51	68.47	69
Interest rate contracts	42.68	32.11	79	26.13	35.96	65	33.49	32.46	74	28.87	34.36	66	34.93	47.31	65
Interest rate futures and forward contracts	10.95	3.60	90	10	5.17	86	11.35	3.25	90	12.58	6.21	86	14.73	10.67	84
Written options contracts (interest rate)	0.28	1.58	52	0.29	1.82	37	0.28	1.41	44	0.25	2.18	30	0.36	2.47	45
Purchased options contracts (interest rate)	0.31	1.48	61	0.54	1.33	65	0.74	1.31	73	0.59	1.46	65	0.34	2.65	58
Interest rate swaps	31.14	21.90	81	15.31	20.67	56	21.12	20.49	64	15.45	20.83	53	19.50	28.86	62
Foreign exchange contracts	1.40	6.76	75	1.54	6.16	75	1.46	6.30	75	1.59	6.01	75	1.68	10.12	76
Futures and forward foreign exchange contracts	1.40	4.19	76	1.54	3.93	78	1.46	3.78	78	1.59	3.47	78	1.68	5.23	79
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	4.94	1.19	89	4.70	0.86	89	5.24	0.92	89	4.95	1.86	88	11.90	3.32	90
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	2.16	0.41	90	2.01	0.29	91	2.43	0.32	91	2.12	0.52	89	3.50	0.98	88
Purchased options contracts (commodity and other)	2.38	0.31	91	2.29	0.19	93	2.44	0.21	93	2.44	0.37	91	8.05	0.94	92
Commodity and other swaps	0.39	0.32	81	0.40	0.29	82	0.37	0.31	82	0.39	0.32	80	0.34	0.38	79
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	95.55	46.07	90	93.77	42.93	87	97.97	44.98	89	85.87	42.82	86	87.87	45.53	84

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	94,166,977	62,574,834	78,167,266	65,392,095	83,855,121
Interest rate contracts	81,985,748	50,513,368	65,138,397	53,314,286	60,385,023
Foreign exchange contracts.....	2,695,756	2,983,998	2,845,331	2,937,842	2,905,857
Equity, commodity, and other contracts	9,485,473	9,077,468	10,183,538	9,139,967	20,564,241
Derivatives Position					
Futures and forwards	23,729,474	22,319,603	24,914,527	26,166,886	28,370,264
Written options	4,688,186	4,436,255	5,266,489	4,387,078	6,680,243
Exchange-traded.....	3,975,213	3,717,186	4,555,687	3,606,108	5,288,846
Over-the-counter.....	712,973	719,069	710,802	780,970	1,391,397
Purchased options	5,171,809	5,458,604	6,186,052	5,595,785	14,509,800
Exchange-traded.....	4,674,051	4,869,713	5,660,969	5,029,713	5,143,425
Over-the-counter.....	497,758	588,891	525,083	566,072	9,366,375
Swaps	60,577,508	30,360,372	41,800,198	29,242,346	34,294,814
Held for trading.....	45,727,798	39,404,064	43,431,478	43,921,546	56,496,697
Interest rate contracts	33,546,569	27,342,598	30,402,609	31,843,737	33,026,599
Foreign exchange contracts.....	2,695,756	2,983,998	2,845,331	2,937,842	2,905,857
Equity, commodity, and other contracts	9,485,473	9,077,468	10,183,538	9,139,967	20,564,241
Non-traded.....	48,439,179	23,170,770	34,735,788	21,470,549	27,358,424
Interest rate contracts	48,439,179	23,170,770	34,735,788	21,470,549	27,358,424
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	131,013,434	94,398,784	107,878,607	96,677,854	106,319,253
One year or less	100,576,393	66,554,750	74,373,287	65,096,749	72,154,316
Over 1 year to 5 years	26,100,644	25,825,541	29,420,684	29,601,350	29,922,159
Over 5 years	4,336,397	2,018,493	4,084,636	1,979,755	4,242,778
Gross negative fair value (absolute value)	1,290,445	283,929	416,650	272,619	852,606
Gross positive fair value.....	475,893	593,206	586,531	811,585	667,405
Held for trading.....	469,964	320,711	485,014	338,721	572,683
Non-traded.....	5,929	272,495	101,517	472,864	94,722
Current credit exposure on risk-based capital derivative contracts	79,874	299,637	67,749	560,381	66,308
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	87.06	93.66	20	80.72	94.09	17	83.33	94.17	18	81.53	94.10	17	72.01	93.44	12
Foreign exchange contracts	2.86	3.30	73	4.77	3.27	77	3.64	3.47	72	4.49	3.49	76	3.47	3.20	70
Equity, commodity, and other contracts	10.07	1.20	90	14.51	1.17	95	13.03	1.14	93	13.98	1.17	95	24.52	1.64	95
Futures and forwards	25.20	9.78	81	35.67	12.57	82	31.87	11.16	83	40.02	14.05	85	33.83	13.49	81
Written options	4.98	5.78	59	7.09	7.49	60	6.74	6.28	65	6.71	8.18	58	7.97	5.91	70
Exchange-traded	4.22	0.15	97	5.94	0.11	98	5.83	0.12	96	5.51	0.14	97	6.31	0.15	95
Over-the-counter	0.76	5.46	28	1.15	7.20	27	0.91	5.96	25	1.19	7.73	27	1.66	5.10	40
Purchased options	5.49	3.69	69	8.72	3.44	80	7.91	3.27	77	8.56	3.42	76	17.30	4.42	87
Exchange-traded	4.96	0.15	96	7.78	0.12	98	7.24	0.12	98	7.69	0.15	97	6.13	0.28	95
Over-the-counter	0.53	3.17	50	0.94	3.04	53	0.67	2.87	51	0.87	2.86	52	11.17	3.35	85
Swaps	64.33	74.97	28	48.52	71.23	21	53.48	74.26	20	44.72	68.76	21	40.90	69.75	20
Held for trading	48.56	37.98	54	62.97	40.60	53	55.56	40.42	52	67.17	43.53	54	67.37	44.16	56
Interest rate contracts	35.62	31.52	54	43.70	34.42	52	38.89	34.15	53	48.70	36.62	52	39.39	37.24	50
Foreign exchange contracts	2.86	1.71	80	4.77	1.57	86	3.64	1.68	82	4.49	1.60	85	3.47	1.60	79
Equity, commodity, and other contracts	10.07	0.58	95	14.51	0.58	98	13.03	0.60	96	13.98	0.68	96	24.52	0.83	97
Non-traded	51.44	62.02	45	37.03	59.40	46	44.44	59.58	47	32.83	56.47	45	32.63	55.84	43
Interest rate contracts	51.44	57.94	49	37.03	56.19	47	44.44	56.71	50	32.83	53.82	46	32.63	52.22	44
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	139.13	93.09	96	150.86	91.87	98	138.01	92.53	96	147.84	91.48	96	126.79	93.86	92
One year or less	106.81	31.78	97	106.36	28.05	98	95.15	27.56	92	99.55	32.05	93	86.05	32.17	88
Over 1 year to 5 years	27.72	24.76	56	41.27	26.03	70	37.64	27.01	65	45.27	27.06	78	35.68	30.45	57
Over 5 years	4.61	27.14	22	3.23	30.08	17	5.23	29.89	21	3.03	29.56	14	5.06	28.09	18
Gross negative fair value (absolute value)	1.37	1.56	49	0.45	1.25	26	0.53	0.98	31	0.42	1.55	25	1.02	0.83	58
Gross positive fair value	0.51	1.74	15	0.95	1.68	22	0.75	1.34	19	1.24	2.23	24	0.80	1.19	33
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.07	66	0.02	0.05	45	0.02	0.04	60	0.02	0.07	36	0.06	0.06	83
Gross positive fair value (X)	0.02	0.08	51	0.03	0.07	50	0.03	0.05	57	0.05	0.09	45	0.04	0.07	64
Held for trading (X)	0.02	0.06	70	0.02	0.05	51	0.03	0.04	66	0.02	0.07	46	0.04	0.06	70
Non-traded (X)	0	0.02	18	0.01	0.01	71	0.01	0.01	48	0.03	0.02	78	0.01	0.01	63
Current credit exposure (X)	0	0.04	30	0.02	0.05	38	0	0.04	23	0.03	0.06	41	0	0.05	27
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06	0.54	31	0.24	0.63	41	0.05	0.46	22	0.44	0.85	44	0.05	0.73	25

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		894,095		1,239,713		1,239,713		892,975		738,278		
Gross losses		52,259		105,001		165,874		356,602		185,684		
Write-downs, transfers to loans held-for-sale		0		0		0		0		0		
Recoveries		44,032		44,847		86,906		91,191		108,279		
Net losses		8,227		60,154		78,968		265,411		77,405		
Provision for loan and lease losses		-101,719		-221,937		-266,650		612,149		232,102		
Adjustments		0		0		0		0		0		
Ending balance		784,149		957,622		894,095		1,239,713		892,975		
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0		
Analysis Ratios												
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	-0.10	0.08	3	-0.23	-0.14	29	-0.14	-0.09	34	0.33	0.51	27
	-0.22	0.14	3	-0.51	-0.25	24	-0.31	-0.16	27	0.68	0.82	42
	-1,236.40	198.72	8	-368.95	77.32	19	-337.67	-105.48	20	230.64	487.86	29
Allowance for loan and lease losses / Total loans and leases not held for sale	0.83	1.17	19	1.14	1.39	28	1.01	1.23	29	1.40	1.58	40
Allowance for loan and lease losses / Total loans and leases	0.83	1.15	20	1.14	1.37	31	1.01	1.20	33	1.40	1.55	41
Allowance for loan and lease losses / Net loans and leases losses (X)	47.66	28.67	78	7.96	15.27	37	11.32	21.39	50	4.67	11.58	30
Allowance for loan and lease losses / Nonaccrual assets	175.96	413.77	20	119.65	318.67	13	149.44	364.13	16	108.99	299.17	11
ALLL / 90+ days past due + nonaccrual loans and leases	158.31	319.24	28	114.11	260.68	18	138.86	287.08	23	104.43	244.34	14
Gross loan and lease losses / Average loans and leases	0.11	0.16	53	0.24	0.22	65	0.19	0.19	60	0.39	0.34	68
Recoveries / Average loans and leases	0.10	0.07	72	0.10	0.08	68	0.10	0.08	71	0.10	0.07	73
Net losses / Average loans and leases	0.02	0.08	36	0.14	0.13	59	0.09	0.11	53	0.29	0.27	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44
Recoveries / Prior year-end losses	26.55	23.25	63	12.58	16.12	43	24.37	34.67	36	49.11	33.98	78
Earnings coverage of net loan and lease losses (X)	140.57	-9.51	87	21.89	4.52	64	31.64	39.72	61	7.86	22.91	37
Net Loan and Lease Losses By Type												
Real estate loans	-0.12	-0.01	3	-0.10	0.03	2	-0.12	0.02	0	-0.09	0.04	0
Real estate loans secured by 1–4 family	-0.27	-0.02	2	-0.23	-0.01	0	-0.27	-0.02	0	-0.21	0.01	2
Revolving	-0.60	-0.08	5	-0.46	-0.05	9	-0.52	-0.07	8	-0.45	0.01	4
Closed-end	-0.18	-0.02	3	-0.17	-0.01	0	-0.20	-0.01	0	-0.15	0	2
Commercial real estate loans	-0.02	0	16	-0.02	0.05	9	-0.01	0.04	11	0	0.07	20
Construction and land development	-0.03	-0.02	27	-0.07	0	10	-0.07	0	11	-0.03	0	19
1–4 family	0	0	28	-0.02	0	4	-0.02	0	7	0	0	35
Other	-0.03	-0.01	23	-0.04	-0.01	13	-0.05	0	13	-0.03	0	14
Multifamily	0	0	16	0	0.01	13	0	0.01	16	-0.01	0	10
Nonfarm nonresidential	-0.02	0	15	0	0.07	23	0.01	0.05	40	0.02	0.11	33
Owner-occupied	0	0	20	0	0.01	65	0.01	0.01	77	-0.01	0.02	0
Other	-0.01	0	12	0	0.06	16	-0.01	0.04	16	0.03	0.08	56
Real estate loans secured by farmland	-0.21	0	1	0.24	-0.01	97	0.20	0	94	0.19	0.02	88
Commercial and industrial loans	0.05	0.10	52	0.37	0.20	77	0.25	0.17	70	0.66	0.47	73
Loans to individuals	0.27	0.65	31	0.29	0.78	30	0.27	0.71	27	0.63	1.13	41
Credit card loans	2.84	1.99	74	4.02	2.18	85	3.28	1.84	84	4.61	2.92	86
Agricultural loans	1.11	0.01	96	-0.22	0.03	6	-0.17	0.02	8	-0.02	0.19	9
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	-0.01	0.14	10	-0.02	0.08	12	-0.01	0.10	12	-0.03	0.15	4

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	147,169		201,217		164,468		250,615		336,311						
90+ days past due loans and leases	49,669		38,802		45,552		49,615		42,191						
Nonaccrual loans and leases	445,652		800,378		598,308		1,137,494		1,114,628						
Total past due and nonaccrual loans and leases	642,490		1,040,397		808,328		1,437,724		1,493,130						
Restructured 30–89 days past due	7,363		3,791		3,972		8,775		6,297						
Restructured 90+ days past due	25		177		1,217		4,813		172						
Restructured nonaccrual	183,252		296,681		248,924		358,974		404,448						
Total restructured loans and leases	190,640		300,649		254,113		372,562		410,917						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	200,985		259,468		225,686		277,136		331,903						
Other real estate owned	5,163		3,182		2,341		12,666		22,774						
Other Assets															
30–89 days past due	997		2,237		364		3,294		1,375						
90+ days past due	133		518		9		2,952		337						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	1,130		2,755		373		6,246		1,712						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.32	33	0.24	0.27	59	0.19	0.32	37	0.28	0.39	42	0.38	0.43	52
90+ days past due loans and leases	0.05	0.09	62	0.05	0.10	63	0.05	0.10	60	0.06	0.12	55	0.05	0.15	45
Nonaccrual loans and leases	0.47	0.38	67	0.95	0.58	83	0.67	0.46	78	1.28	0.66	89	1.25	0.51	93
90+ days past due and nonaccrual loans and leases	0.52	0.53	60	1	0.73	76	0.73	0.62	67	1.34	0.85	82	1.29	0.71	85
30–89 days past due restructured	0.01	0.01	72	0	0.01	65	0	0.01	60	0.01	0.01	66	0.01	0.01	56
90+ days past due restructured	0	0	64	0	0	65	0	0	72	0.01	0.01	80	0	0.01	62
Nonaccrual restructured	0.19	0.09	81	0.35	0.12	90	0.28	0.10	89	0.40	0.13	93	0.45	0.14	93
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.16	0.32	34	0.24	0.27	59	0.19	0.32	37	0.29	0.40	43	0.38	0.43	53
90+ days past due assets	0.05	0.10	61	0.05	0.10	63	0.05	0.10	59	0.06	0.12	58	0.05	0.15	44
Nonaccrual assets	0.47	0.39	67	0.95	0.59	82	0.67	0.47	78	1.28	0.67	88	1.25	0.53	92
30+ days past due and nonaccrual assets	0.68	0.88	47	1.24	1.04	69	0.91	0.97	56	1.63	1.29	74	1.67	1.19	80
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.32	51	0.43	0.43	58	0.33	0.36	54	0.64	0.52	72	0.67	0.44	81
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.34	49	0.44	0.46	54	0.33	0.37	53	0.65	0.55	69	0.68	0.48	79
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.34	0.38	58	0.55	0.52	61	0.43	0.41	61	0.78	0.60	72	0.85	0.53	80
Allowance for loan and lease losses	84.06	57.44	79	111.42	67.93	84	93	62.64	81	116.23	66.66	86	165.26	115.41	80
Equity capital + allowance for loan and lease losses	2.98	3.52	48	4.63	4.43	60	3.55	3.60	58	6.38	4.97	72	7.45	4.28	83
Tier 1 capital + allowance for loan and lease losses	3.13	3.97	47	5.51	5.28	60	4.11	4.30	55	7.80	6.05	70	9.08	5.65	82
Loans and leases + other real estate owned	0.70	0.63	63	1.27	0.88	79	0.94	0.71	70	1.62	0.97	86	1.65	0.85	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.29	0.26	63	0.51	0.24	85	0.33	0.26	67	0.49	0.39	68	0.49	0.38	70
	90+ days past due		0.11	0.11	75	0.11	0.12	79	0.11	0.12	76	0.13	0.16	73	0.08	0.16	60
	Nonaccrual.....		1.26	0.45	91	1.95	0.65	92	1.71	0.52	94	2.36	0.76	92	1.96	0.46	95
Commercial and industrial	30–89 days past due		0.09	0.28	25	0.08	0.17	32	0.15	0.24	48	0.13	0.23	44	0.33	0.31	66
	90+ days past due		0.04	0.03	71	0.03	0.02	73	0.05	0.04	76	0.04	0.03	70	0.04	0.05	59
	Nonaccrual.....		0.31	0.46	43	0.92	0.64	73	0.54	0.57	57	1.42	0.75	82	1.33	0.83	76
Individuals	30–89 days past due		0.52	0.70	40	0.49	0.55	50	0.51	0.63	47	0.66	0.83	42	1.02	0.83	61
	90+ days past due		0.11	0.07	75	0.09	0.07	72	0.08	0.09	64	0.12	0.14	63	0.15	0.17	65
	Nonaccrual.....		0.19	0.18	62	0.26	0.18	69	0.20	0.17	67	0.35	0.28	70	0.44	0.17	84
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.17	0.10	73	0.31	0.16	75	0.01	0.07	64	1.07	0.17	91	0.10	0.24	61
	90+ days past due		0	0	44	0	0	89	0	0	88	0.01	0	91	0	0	85
	Nonaccrual.....		5.90	0.36	93	9.17	0.69	95	7.77	0.70	92	10.26	0.49	96	11.08	0.67	97
Foreign governments	30–89 days past due		0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.18	36	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0	0.11	46	0.13	0.11	67	0.02	0.12	48	0.21	0.18	68	0.11	0.20	55
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	66
	Nonaccrual.....		0.06	0.07	69	0.11	0.13	66	0.06	0.09	65	0.14	0.15	66	0.21	0.13	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
Memoranda																	
1–4 family	30–89 days past due		0.54	0.39	75	0.59	0.35	79	0.40	0.46	53	0.91	0.65	77	0.54	0.67	51
	90+ days past due		0.09	0.22	68	0.09	0.27	64	0.09	0.24	66	0.12	0.33	67	0.03	0.31	46
	Nonaccrual		1.82	0.61	90	2.49	0.82	91	2.22	0.71	90	2.62	0.89	91	2.24	0.73	91
Revolving	30–89 days past due		0.25	0.26	51	0.24	0.29	46	0.13	0.28	35	0.82	0.48	80	0.41	0.45	48
	90+ days past due		0.07	0.02	84	0.12	0.02	88	0.08	0.02	86	0.07	0.03	79	0.02	0.05	64
	Nonaccrual		1.18	1.15	74	1.33	1.05	76	1.27	1.18	74	1.27	1.13	71	1.97	1	81
Closed-end	30–89 days past due		0.61	0.42	76	0.69	0.36	81	0.48	0.49	60	0.93	0.65	76	0.57	0.70	53
	90+ days past due		0.10	0.25	67	0.08	0.29	64	0.09	0.26	67	0.14	0.38	68	0.03	0.35	49
	Nonaccrual		2	0.60	91	2.80	0.77	93	2.49	0.67	94	2.99	0.87	93	2.30	0.70	93
Junior lien	30–89 days past due		0.02	0.01	81	0.02	0.01	75	0.03	0.01	84	0.04	0.02	83	0.02	0.02	57
	90+ days past due		0.03	0	98	0.02	0	96	0.04	0	96	0.02	0	95	0	0	76
	Nonaccrual		0.45	0.02	97	0.53	0.04	99	0.56	0.03	99	0.54	0.04	99	0.50	0.04	98
Commercial real estate	30–89 days past due		0.07	0.16	40	0.46	0.14	89	0.26	0.15	76	0.16	0.26	50	0.38	0.18	83
	90+ days past due		0.13	0.01	95	0.12	0.01	96	0.13	0.01	96	0.14	0.02	91	0.12	0.03	87
	Nonaccrual		0.59	0.32	82	0.86	0.52	78	0.75	0.38	82	1.08	0.62	78	0.66	0.23	90
Construction and development	30–89 days past due		0.19	0.22	68	0.04	0.12	54	0.01	0.17	37	0.11	0.28	51	0.56	0.28	78
	90+ days past due		0.05	0.01	90	0	0.01	38	0	0.01	77	0.01	0.01	77	0.10	0.02	89
	Nonaccrual		0.34	0.16	80	0.31	0.36	70	0.33	0.20	78	0.64	0.41	80	0.37	0.20	81
1–4 family	30–89 days past due		0.18	0.02	92	0	0.02	33	0	0.02	30	0	0.03	57	0.09	0.06	75
	90+ days past due		0.05	0	98	0	0	44	0	0	44	0	0	42	0.04	0	93
	Nonaccrual		0	0.01	32	0.01	0.02	67	0	0.01	32	0.02	0.03	66	0.04	0.02	81
Other	30–89 days past due		0.01	0.17	48	0.04	0.07	65	0.01	0.13	51	0.10	0.22	58	0.47	0.20	81
	90+ days past due		0	0.01	81	0	0	41	0	0	83	0.01	0	86	0.06	0.01	90
	Nonaccrual		0.34	0.13	81	0.30	0.29	73	0.33	0.16	81	0.62	0.35	81	0.33	0.17	84
Multifamily	30–89 days past due		0	0.04	29	0.03	0.06	67	0	0.07	27	0.14	0.09	73	0.71	0.08	92
	90+ days past due		0	0	45	0	0	44	0	0	46	0	0	90	0.02	0	89
	Nonaccrual		0.03	0.07	62	1.15	0.14	94	1.32	0.17	92	0.25	0.11	82	0.23	0.05	90
Nonfarm non-residential	30–89 days past due		0.04	0.13	32	0.70	0.14	93	0.38	0.13	85	0.20	0.23	58	0.26	0.14	80
	90+ days past due		0.17	0.01	96	0.19	0.01	96	0.19	0.01	96	0.22	0.02	94	0.15	0.03	88
	Nonaccrual		0.74	0.39	80	1.09	0.66	78	0.86	0.45	81	1.40	0.80	78	0.83	0.28	90
Owner Occupied	30–89 days past due		0.04	0.04	51	0.08	0.04	76	0.14	0.04	88	0.17	0.07	84	0.05	0.07	49
	90+ days past due		0.07	0	96	0.08	0	96	0.07	0	96	0.08	0	96	0.06	0.01	87
	Nonaccrual		0.31	0.14	81	0.63	0.25	89	0.41	0.17	86	0.83	0.27	92	0.67	0.16	95
Other	30–89 days past due		0	0.08	29	0.62	0.09	95	0.24	0.08	85	0.02	0.14	39	0.21	0.07	88
	90+ days past due		0.11	0	95	0.11	0.01	93	0.12	0	96	0.14	0.01	92	0.08	0.01	91
	Nonaccrual		0.42	0.21	81	0.46	0.40	64	0.45	0.23	78	0.58	0.44	67	0.16	0.10	73
Farmland	30–89 days past due		2.06	0.11	95	0.02	0.11	63	0.66	0.10	90	0.33	0.11	84	1.45	0.23	92
	90+ days past due		0.07	0.01	90	0.08	0	93	0.09	0	92	0.08	0	94	0.09	0.01	91
	Nonaccrual		12.09	0.63	97	18.33	1.10	99	17.85	0.69	98	22.83	1.13	99	16.07	0.84	98
Credit card	30–89 days past due		0.73	1.02	34	0.79	0.63	63	0.95	0.81	58	1.50	0.95	79	1.14	1.19	39
	90+ days past due		0.74	0.44	72	0.95	0.39	85	0.82	0.45	75	1.10	0.63	75	1.16	0.78	67
	Nonaccrual		0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	9,315,146	9,313,463	9,314,465	9,313,140	9,311,599										
Retained earnings	13,039,510	11,220,492	12,123,874	10,091,066	8,987,572										
Accumulated other comprehensive income (AOCI)	-2,424,180	183,812	-274,353	573,239	-21,205										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	19,930,476	20,717,767	21,163,986	19,977,445	18,277,966										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,453,716	3,497,242	3,473,822	3,538,861	3,597,262										
Accumulated other comprehensive income-related adjustments	-2,449,396	195,762	-263,063	589,727	-8,723										
Other deductions from common equity tier 1 capital	25,216	-11,950	-11,290	-16,488	-12,482										
Subtotal:	18,900,940	17,036,713	17,964,517	15,865,345	14,701,909										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	18,900,940	17,036,713	17,964,517	15,865,345	14,701,909										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,374,900	1,374,900	1,374,900	1,374,900	649,945										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,374,900	1,374,900	1,374,900	1,374,900	649,945										
Less: Additional tier 1 capital deductions	2,230	15,087	2,650	38	41										
Additional tier 1 capital	1,372,670	1,359,813	1,372,250	1,374,862	649,904										
Tier 1 Capital	20,273,610	18,396,526	19,336,767	17,240,207	15,351,813										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,195,000	1,195,000	1,195,000	1,195,000	1,920,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	922,622	1,118,523	1,046,745	1,436,931	1,022,099										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,117,622	2,313,523	2,241,745	2,631,931	2,942,099										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,117,622	2,313,523	2,241,745	2,631,931	2,942,099										
Exited advanced approach tier 2 capital															
Total capital	22,391,232	20,710,049	21,578,512	19,872,138	18,293,912										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	196,531,383	195,835,544	201,220,151	189,524,037	172,267,087										
Less: Deductions from common equity tier 1 capital	3,455,946	3,512,329	3,476,472	3,538,899	3,597,302										
Less: Other deductions	-119,734	-188,745	-120,876	-191,511	-147,373										
Total assets for leverage ratio	193,195,171	192,511,960	197,864,555	186,176,649	168,817,158										
Total risk-weighted assets	141,868,731	124,802,461	132,950,159	127,422,268	129,688,286										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.32	11.85	78	13.65	12.66	67	13.51	12.37	73	12.45	12.35	58	11.34	12.11	40
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	14.29	12.53	78	14.74	13.44	75	14.54	13.11	76	13.53	13.08	66	11.84	12.78	38
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.78	14.37	77	16.59	15.42	75	16.23	14.91	76	15.60	15.23	65	14.11	14.36	57
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.49	9.08	84	9.56	9.11	68	9.77	8.98	73	9.26	9.13	54	9.09	9.76	36
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			-100.00
Total property and casualty assets		0			0			0			0			0			-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			-100.00
Total property and casualty equity		0			0			0			0			0			-100.00
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			-100.00
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			526			539			1,591			1,674			-100.00
Other insurance activities income		0			526			539			1,591			1,674			-100.00
Insurance and reinsurance underwriting income		0			0			0			0			0			-100.00
Premiums		0			0			0			0			0			-100.00
Credit related insurance underwriting		0			0			0			0			0			-100.00
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			-100.00
Life insurance assets		3,310,987			3,292,986			3,307,731			3,276,294			3,230,142			0.55
																	7.53

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	13	0.02	0.37	38	0.01	0.36	34	0.03	0.41	40	0.03	0.47	40			
Premium income / Insurance activities revenue	3.08		0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37				
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.72	12.13	63	17.01	11.54	70	16.35	12	67	17.73	11.03	78	19.88	11.51	81			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		27,535,073			31,760,281			26,375,433			37,297,286			32,951,897				
Net assets of broker-dealer subsidiaries / Consolidated assets	14.33	0.53	94	16.43	0.47	94	13.56	0.46	93	20.20	0.75	96	19.06	1.39	91			

Foreign Activities

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.17	0.44	0.20	0.50	0.63	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		207,198	212,038	2,095,500	122,317	1,180,420	-2.28	62.04
Dividends		191,900	211,900	2,091,800	114,300	1,157,900	-9.44	53.77
Interest		15,298	138	3,700	8,017	22,520	10985.51	399.12
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		9,297	11,151	18,724	42,489	80,381	-16.63	-79.26
Dividends		0	0	0	0	4,300	-100.00	
Interest		9,297	11,151	18,724	34,731	76,081	-16.63	-47.25
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	7,758	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		216,495	223,189	2,114,224	164,806	1,260,801	-3.00	25.37
Securities gains (losses)		0	0	0	0	0		
Other operating income		-13,838	6,728	-3,672	3,233	1,967		
Total operating income		202,657	229,917	2,110,552	168,039	1,262,768	-11.86	14.95
Operating Expenses								
Personnel expenses		-12,199	7,830	10,268	7,997	7,748		
Interest expense		39,053	32,367	64,202	140,691	307,638	20.66	-26.59
Other expenses		17,514	17,367	36,054	29,383	22,498	0.85	-12.89
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		44,368	57,564	110,524	178,071	337,884	-22.92	-42.10
Income (loss) before taxes		158,289	172,353	2,000,028	-10,032	924,884	-8.16	58.81
Applicable income taxes (credit)		-5,653	-11,047	-18,275	-39,300	-15,143		
Extraordinary items								
Income before undistributed income of subsidiaries		163,942	183,400	2,018,303	29,268	940,027	-10.61	42.80
Equity in undistributed income of subsidiaries		783,405	978,733	79,797	1,117,066	158,521	-19.96	175.16
Bank subsidiaries		695,997	745,033	-334,877	812,916	50,929	-6.58	172.58
Nonbank subsidiaries		87,408	233,700	414,674	304,150	107,592	-62.60	197.57
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		947,347	1,162,133	2,098,100	1,146,334	1,098,548	-18.48	137.12
Memoranda								
Bank net income		887,897	956,933	1,756,923	927,216	1,208,829	-7.21	133.57
Nonbank net income		87,408	233,700	414,674	304,150	111,892	-62.60	54.50
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		18,761,624	71.42	18,510,268	67.40	20,331,796	73.68	18,261,799	17,206,776	1.36	18.38
Common and preferred stock		15,294,852	58.22	18,477,174	67.28	16,863,156	61.11	18,125,249	16,673,547	-17.22	-2.18
Excess cost over fair value		0	0	6,937	0.03	0	0	6,934	6,934	-100.00	-100.00
Loans, advances, notes, and bonds		3,465,875	13.19	26,156	0.10	3,468,500	12.57	129,594	526,219	13150.78	1583.45
Other receivables		897	0	1	0	140	0	22	76	89600.00	1592.45
Investment in nonbank subsidiaries		4,891,208	18.62	6,802,776	24.77	5,190,974	18.81	6,568,935	5,066,212	-28.10	34.31
Common and preferred stock		3,789,255	14.42	3,397,254	12.37	3,588,336	13	3,162,997	2,711,217	11.54	154.08
Excess cost over fair value		51,279	0.20	54,909	0.20	52,315	0.19	55,238	53,980	-6.61	-9.65
Loans, advances, notes, and bonds		1,050,000	4	3,350,000	12.20	1,550,000	5.62	3,350,000	2,300,000	-68.66	-49.76
Other receivables		674	0	613	0	323	0	700	1,015	9.95	-81.83
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		2,138,840	8.14	1,497,284	5.45	1,587,426	5.75	1,299,678	6,435,010	42.85	42.10
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		1,811	0.01	4,855	0.02	1,829	0.01	5,026	5,151	-62.70	-73.89
Intangible assets		184,172	0.70	188,866	0.69	187,086	0.68	188,866	188,866	-2.49	-2.49
Other assets		293,259	1.12	459,255	1.67	296,128	1.07	444,058	359,391	-36.14	-38.78
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		26,270,914	100.00	27,463,304	100.00	27,595,239	100.00	26,768,362	29,261,406	-4.34	21.23
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		-100.00
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		3,895,000	14.83	4,190,000	15.26	3,895,000	14.11	4,190,000	8,207,830	-7.04	26.04
Subordinated notes and debentures		695,000	2.65	695,000	2.53	695,000	2.52	695,000	1,620,000	0.00	-57.10
Other liabilities		373,806	1.42	481,857	1.75	464,866	1.68	503,050	503,594	-22.42	5.48
Balance due to subsidiaries and related institutions		1,732	0.01	3,780	0.01	1,485	0.01	27,967	2,071	-54.18	-37.85
Total liabilities		4,965,538	18.90	5,370,637	19.56	5,056,351	18.32	5,416,017	10,333,495	-7.54	-2.05
Equity Capital		21,305,376	81.10	22,092,667	80.44	22,538,888	81.68	21,352,345	18,927,911	-3.56	28.33
Perpetual preferred stock (income surplus)		649,945	2.47	649,945	2.37	649,945	2.36	649,945	649,945	0.00	0.00
Common stock		0	0	0	0	0	0	0	0		
Common surplus		10,040,101	38.22	10,038,418	36.55	10,039,422	36.38	10,038,095	9,311,599	0.02	7.87
Retained earnings		13,039,510	49.63	11,220,492	40.86	12,123,874	43.93	10,091,066	8,987,572	16.21	90.66
Accumulated other comprehensive income		-2,424,180	-9.23	183,812	0.67	-274,353	-0.99	573,239	-21,205		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		26,270,914	100.00	27,463,304	100.00	27,595,239	100.00	26,768,362	29,261,406	-4.34	21.23
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.73	10.52	33	10.79	12.64	38	9.57	11.94	28	5.70	7.29	29	5.98	9.68	11
Bank net income / Average equity investment in banks	11.14	11.07	55	10.48	12.37	38	9.75	11.80	36	5.28	7.45	24	7.33	10.51	11
Nonbank net income / Average equity investment in nonbanks	4.68	10.05	49	13.96	13.40	60	12.06	13.12	60	10.24	9.75	62	4.13	7.89	42
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	93.72	98.83	18	82.34	96.24	16	83.74	96.79	18	80.89	88.16	18	110.04	82.22	86
Nonbank net income / Parent net income	9.23	2.55	85	20.11	3.10	92	19.76	3.40	93	26.53	3.59	92	10.19	5.93	79
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	23.31	17.48	74	24.31	16.87	79	22.43	16.81	76	25.36	20.06	74	54.59	20.43	87
Total debt / Equity capital	21.54	12.15	78	22.11	11.60	81	20.36	11.71	77	22.88	14.41	77	51.92	14.31	88
Total debt + notes payable to subs that issued TPS / Equity capital	21.54	14.28	77	22.11	13.82	80	20.36	13.63	75	22.88	16.67	75	51.92	16.36	88
Total debt + Loans guaranteed for affiliate / Equity capital	21.54	12.21	78	22.11	11.69	81	20.36	11.77	77	22.88	14.68	77	51.92	14.56	88
Total debt / Equity capital – excess over fair value	21.60	12.27	78	22.17	11.71	81	20.41	11.81	77	22.94	14.52	76	52.09	14.51	88
Long-term debt / Equity capital	21.54	11.61	80	22.11	11.05	83	20.36	10.95	80	22.88	13.56	79	51.92	13.04	89
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.24	0.09	85	0.28	0.09	86	0.23	0.05	87	0.29	0.08	86	0.32	0.12	84
Long-term debt / Consolidated long-term debt	42.11	39.62	48	52.25	39.10	60	41.53	39.86	45	52.02	34.67	66	70.88	28.44	86
Double Leverage															
Equity investment in subs / Equity capital	89.81	103.92	3	99.29	103.07	30	90.97	103.22	3	99.99	102.81	34	102.74	103.22	52
Total investment in subs / Equity capital	111.02	109.01	71	114.58	108.26	82	113.24	108.40	78	116.29	110.16	82	117.67	111.07	81
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.15	0.41	2	-0.07	0.25	28	-0.97	0.29	3	0	0.47	33	0.47	0.36	60
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82		0.49	1.22	31
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	274.19	126.15	90	267.33	138.64	88	1,211.22	152.85	99	94.27	136.59	23	369.26	177.68	91
Cash from ops + noncash items + op expense / Op expense + dividend	140.36	116.54	62	204.71	130.64	82	1,312.21	154.48	99	51.10	147.24	6	426.12	190.27	92
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	825.17	92.87	99	319.30	103.17	91	161.26	98.54	87	12.36	134.08	4	1,062.90	116.34	99
Pretax operating income + interest expense / Interest expense	505.32	1,457.38	36	632.50	1,479.01	37	3,215.21	1,835.33	80	92.87	2,016.32	10	400.64	1,968.54	23
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	505.32	1,417.74	35	632.50	1,667.11	35	3,215.21	1,770.77	81	92.87	1,539.23	9	400.64	1,632.83	21
Dividends + interest from subsidiaries / Interest expense + dividends	305.94	140.52	89	342.98	153.06	89	1,632.69	174.12	99	85.57	150.43	20	366.03	210.80	85
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	20.75	13.95	71	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	29.87	28.68	73	35.53	41.77	69	32.13	47.61	68	26.76	35.64	62	29.84	57.11	63
Other Ratios															
Net assets that reprice within 1 year / Total assets	-12.03	3.32	2	-9.69	3.64	2	-13.60	3.44	1	-12.76	3.85	3	-10.32	2.64	6
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	15.50	1.69	90	18.06	1.79	90	14.96	1.76	90	21.88	2.66	91	20.78	5.62	83
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	19.34	82.17	8	17.83	78.46	14	3.23	66.37	3	146.37	81.10	86	3.92	57.84	4
Dividends declared / Net income	3.35	34	9	2.81	25.30	12	3.11	28.27	9	3.74	42.29	11	3.35	33.08	9
Net income – dividends / Average equity.....	8.44	7.04	68	10.49	9.64	65	9.27	8.62	64	5.48	4.14	66	5.78	6.46	44
Percent of Dividends Paid															
Dividends from bank subsidiaries	605.15	128.25	95	647.87	139.49	93	3,203.81	155.92	99	266.81	132.17	85	3,145.36	178.13	98
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	11.68	7.53	80
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	605.15	168.66	94	647.87	193.08	91	3,203.81	203.53	99	266.81	174.85	81	3,157.04	260.40	98
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	21.61	43.08	33	22.14	36.56	33	119.06	45.96	97	12.33	60.28	11	95.79	66.55	82
Interest income from bank subsidiaries.....	1.72	0.13	92	0.01	0.11	60	0.21	0.11	82	0.86	0.36	83	1.86	0.54	83
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	23.34	46.71	33	22.16	38.35	31	119.27	51.33	95	13.19	62.88	11	97.65	69.36	78
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	54.17	18	0	62.63	8	0	56.39	15	3.84	82.95	27
Interest income from nonbank subsidiaries.....	10.64	2.85	84	4.77	2.35	82	4.52	2.44	80	11.42	7.38	79	68	20.25	82
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	2.55	0.16	91	0	1.06	43
Operating income from nonbank subsidiaries	10.64	54.49	38	4.77	76.16	25	4.52	87.22	13	13.97	79.84	28	71.84	150.41	40
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40				6.54
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01				0.29
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.69	65.33	51	92.16	67.82	47	99.11	74.16	72	68.02	69.76	27	91.70	67.32	47
Interest income from bank subsidiaries.....	7.55	0.78	92	0.06	0.39	64	0.18	0.23	76	4.77	0.63	92	1.78	0.80	80
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	102.24	75.26	98	92.22	81.78	35	99.29	83.13	64	72.79	82.20	21	93.48	78.80	36
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0.34	2.65	54
Interest income from nonbank subsidiaries.....	4.59	0.24	92	4.85	0.35	92	0.89	0.18	88	20.67	0.73	94	6.02	1.19	89
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	4.62	0.01	97	0	0.04	44
Operating income from nonbank subsidiaries	4.59	5.58	76	4.85	6.48	71	0.89	4.67	57	25.29	4.70	88	6.37	7.29	77
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11